

Information to identify the case:

Debtor 1 Gregory T. Cercone
First Name Middle Name Last Name

Debtor 2 Mark S. Handzes
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5072
EIN -----

Social Security number or ITIN xxx-xx-5311
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-24604-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory T. Cercone

Mark S. Handzes

4/1/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gregory T. Cercone
Mark S. Handzes
Debtors

Case No. 14-24604-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

Date Rcvd: Apr 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2020.

db +Gregory T. Cercone, 422 Sussex Drive, Cranberry Twp, PA 16066-4368
jdb +Mark S. Handzes, 135 Fern Hollow Road #1003, Coraopolis, PA 15108-4104
13977559 +ACAR Leasing LTD, d/b/a GM Financial Leasing, P.O. Box 183692, Arlington, TX 76096-3692
13957670 Associates in Gastroenterology, 5500 Brooktree Road, Suite 201, Wexford, PA 15090-9260
13998987 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
14013235 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13965162 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13957682 +First National Bank of Omaha, P.O. Box 2557, Omaha, NE 68103-2557
13957683 GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
14054157 +-NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
13973779 +-PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197)
13957696 +UPMC Passavant, P.O. Box 382059, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 02 2020 04:38:39 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr +E-mail/Text: bncmail@w-legal.com Apr 02 2020 04:39:20 Synchrony Bank,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
13964261 EDI: GMACFS.COM Apr 02 2020 07:43:00 Ally Bank serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
13957669 EDI: GMACFS.COM Apr 02 2020 07:43:00 Ally Financial, P.O. Box 901951,
Louisville, KY 40290-1951
13957668 +EDI: GMACFS.COM Apr 02 2020 07:43:00 Ally Financial, P.O. Box 9001951,
Louisville, KY 40290-1951
13957671 EDI: BANKAMER.COM Apr 02 2020 07:43:00 Bank of America, P.O. Box 15222,
Wilmington, DE 19886-5222
14010569 +EDI: WFNNB.COM Apr 02 2020 07:43:00 COMENITY CAPITAL BANK/PAYPAL CREDIT,
C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13957673 EDI: CAPITALONE.COM Apr 02 2020 07:43:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083
13991109 EDI: BL-BECKET.COM Apr 02 2020 07:43:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13991691 +E-mail/Text: bankruptcy@capvs.com Apr 02 2020 04:39:37 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13957679 EDI: WFNNB.COM Apr 02 2020 07:43:00 Comenity - Levin, PO Box 659704,
San Antonio, TX 78265-9704
13957680 E-mail/PDF: DellBKNotifications@resurgent.com Apr 02 2020 04:49:49 Dell Financial,
P.O. Box 6403, Carol Stream, IL 60197
13957681 EDI: DISCOVER.COM Apr 02 2020 07:43:00 Discover, P.O. Box 71084,
Charlotte, NC 28272-1084
13962354 EDI: DISCOVER.COM Apr 02 2020 07:43:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13957678 EDI: JPMORGANCHASE Apr 02 2020 07:43:00 Chase Card Member Service, P. O. Box 15153,
Wilmington, DE 19886-5153
13957685 E-mail/Text: BKRMailOPS@weltman.com Apr 02 2020 04:38:13 Jared Galleria of Jewelry,
P.O. Box 740425, Cincinnati, OH 45274-0425
13957686 +E-mail/Text: bncnotices@becket-lee.com Apr 02 2020 04:37:51 Kohl's, P.O. Box 3084,
Milwaukee, WI 53201-3084
13957687 EDI: TSYS2.COM Apr 02 2020 07:43:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
14014303 EDI: PRA.COM Apr 02 2020 07:43:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13957688 EDI: RMSC.COM Apr 02 2020 07:43:00 Paypal Credit, P.O. Box 105658,
Atlanta, GA 30348-5658
13979267 EDI: Q3G.COM Apr 02 2020 07:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
14952113 +E-mail/Text: bncmail@w-legal.com Apr 02 2020 04:39:20 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14349350 +EDI: DRIV.COM Apr 02 2020 07:43:00 Santander Consumer USA, Inc., P.O. Box 560284,
Dallas, TX 75356-0284
13978921 +E-mail/Text: ecf@buckleking.com Apr 02 2020 04:37:40 Sterling Jewelers, Inc.,
dba Jared The Galleria of Jewelry, c/o Buckley King LPA, 600 Superior Avenue East,
Suite 1400, Cleveland, Ohio 44114-2693
13957689 EDI: RMSC.COM Apr 02 2020 07:43:00 Synchrony Bank/Amazon, PO Box 960013,
Orlando, FL 32896-0013
13957690 EDI: RMSC.COM Apr 02 2020 07:43:00 Synchrony Bank/JC Penney, PO Box 960090,
Orlando, FL 32896-0090

District/off: 0315-2

User: agro
Form ID: 3180W

Page 2 of 3
Total Noticed: 43

Date Rcvd: Apr 01, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13957691	EDI: RMSC.COM Apr 02 2020 07:43:00	Synchrony Bank/Levin, P.O. Box 960061, Orlando, FL 32896-0061
13957692	EDI: RMSC.COM Apr 02 2020 07:43:00	Synchrony Bank/Lowes, PO Box 530914, Atlanta, GA 30353-0914
13957693	EDI: RMSC.COM Apr 02 2020 07:43:00	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
13972940	+E-mail/Text: bncmail@w-legal.com Apr 02 2020 04:39:20	TD BANK USA, N.A., C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13957695	EDI: WTRRNBNK.COM Apr 02 2020 07:43:00	Target/Redcard, P.O. Box 660170, Dallas, TX 75266-0170

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Bank of America, N.A.
cr	Nationstar Mortgage LLC
cr*	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)
13957674*	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13957675*	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13957676*	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13957677*	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14009914*	++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
13957684*	GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
13957694*	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
13957672	##+Beaver Valley Foot Clinic, P.O. Box 1205, Aliquippa, PA 15001-0935

TOTALS: 2, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 1, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor Nationstar Mortgage, LLC. ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmllawgroup.com
Lauren M. Lamb on behalf of Debtor Gregory T. Cercone
julie.steidl@steidl-steinberg.com/courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei
dl-steinberg.com
Lauren M. Lamb on behalf of Joint Debtor Mark S. Handzes
julie.steidl@steidl-steinberg.com/courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei
dl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmecc@chapter13trusteeewdpa.com

District/off: 0315-2

User: agro
Form ID: 3180W

Page 3 of 3
Total Noticed: 43

Date Rcvd: Apr 01, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 9